

A persistent purpose to produce perfect biscuit

National Biscuit Company is inspired by a persistent purpose to produce perfect biscuit and to deliver them in perfect condition.

The accomplishment of this purpose has resulted in the building of modern bakeries, in the invention of new machinery, in the exercise of unceasing care, in the selection of finest ingredients.

The perfect products of the National Biscuit Company are delivered to you in perfect condition—some in packages with the famous Inner-seal Trade Mark, some in attractive small tins and some from the familiar glass-front cans.

Buy biscuit baked by

NATIONAL BISCUIT COMPANY

Always look for that name



RIVER VICTIM FEARS "TANNING."

While playing with companions on the seawall in Battery Park late yesterday afternoon William Bosman, eleven years old, of No. 66 Beekman street, lost his balance and fell into the water.

Henry Richell, of No. 567 57th street, Brooklyn, jumped in after the boy, and was pulled ashore by persons on the wall. The boy, after thanking Richell, went away, remarking that he would "catch it" when he got home for getting his Sunday clothes wet.

B. Altman & Co.

Paris-made Gowns and Suits

received from the foremost fashion designers are on sale in the Special Order Dressmaking Department on the Third Floor. Orders will be taken, at reasonable prices, for Gowns and Suits duplicating these models or reflecting ideas originated in the establishment.

Fifth Avenue, 34th and 35th Streets, New York.

Early American Society In Silhouette



A REMARKABLE collection of silhouettes cut in America between 1839 and 1849 by August Edouart (Silhouettist to King Charles X of France) will be placed on exhibition beginning to-day,

Monday, 27 October, at the Galleries of

Arthur S. Vernay,

Nos. 10 & 12 E. 45th St., New York

These silhouette portraits are of rare genealogical interest, as they include Americans most prominent, socially and otherwise, in the second quarter of the Nineteenth Century.

GLASS CONDEMNS VANDERLIP PLAN

Co-Author of Currency Bill Charges New York Banker with Changing Front on the Measure.

DELAY TRIED, HE HINTS

In Statement Issued with Approval of President House Member Emphasizes Alleged Inconsistencies by Quoting City Bank Head.

(From The Tribune Bureau.)

Washington, Oct. 26.—A statement assailing the Vanderlip currency scheme was issued to-night by Representative Carter Glass, co-author of the administration measure, who declares that "serious consideration at this time of the Vanderlip plan as a substitute for the House bill means indefinite postponement of currency legislation." The Glass statement is understood to have been issued with the approval of the President and Secretary McAdoo. Quoting from a letter which Mr. Vanderlip wrote to him in July last, Mr. Glass says the New York banker has now shown remarkable inconsistency.

"If Mr. Vanderlip's scheme was not actually designed to delay and frustrate currency legislation," says Mr. Glass, "it will, if given consideration, have that inevitable effect."

"If the Democratic party embraces the central bank idea, denounced in the Baltimore platform," continues Mr. Glass, "it would involve the party in serious consequences."

Likens It to a Herring.

Using as an illustration the story of a herring drawn across the trail of a fox chase, Mr. Glass says:

"The Vanderlip scheme reminds me of the fox chase and the red herring. While nobody would dream of suspecting Mr. Vanderlip of being in the red herring business, yet it happens that the House currency bill is designed to correct the radical defects of a system under which concentrated wealth has ruled the nation, and the Vanderlip plan is projected at the eleventh hour of Congressional consideration with the hope of indefinite postponement of currency legislation if it is considered."

After taking an indirect slap at Senator Bristow and other Senators who are inclined toward the Vanderlip plan, Mr. Glass continues:

"Yet it happens to be a fact that the House currency bill is designed to correct the radical defects of a system under which concentrated wealth has ruled the nation; and, likewise, it happens to be a fact that the Vanderlip scheme is projected at an eleventh hour of Congressional consideration with the hope of indefinite postponement of currency legislation should the scheme be given serious attention."

"If Mr. Vanderlip's scheme was not actually designed to delay and frustrate currency legislation it will, if given consideration, have that inevitable effect."

Denounced Government Control.

"On July 24 Mr. Vanderlip wrote me a letter voicing the protest of himself and other bankers against certain provisions of the House bill, and I wonder that he has so soon forgotten with what vehemence he assailed that feature of the measure which involves government control."

"He declared the principle to be 'practically inexpedient and fundamentally wrong.' The objection," said Mr. Vanderlip, "is not to the powers granted to the federal reserve board but to the hands in which they are placed." Asserting that "both financial and political history furnish ample illustration of the danger, the ineffectiveness, the inadequacy of politically appointed boards," Mr. Vanderlip went to the extreme of saying:

"If such a board as is proposed were formed by appointing the seven leading bankers of the United States—whenever they may be—and these men became dissociated from the daily conduct of actual affairs and sat in Washington, directing at arm's length the operation of the several reserve banks, they would very rapidly lose the power to direct wisely. It seems to me that the only proper method of control must be through a board composed of practical bankers, in direct touch with current business, who are selected for short terms by the member banks."

Says Vanderlip Is Inconsistent.

"In direct contradiction of this position, Mr. Vanderlip and his Wall Street associates came here at the last hour, flinging consistency to the winds, proposing a politically appointed board, not one member of which is to be selected by the stockholders of the banks, but all by the President of the United States. Mr. Vanderlip in July objected to the long term of seven years provided by the House bill, but now, in October, he would stretch out the term to fourteen."

"Mr. Vanderlip in his testimony before the Senate committee differentiated his bill from the House bill in several important features, among them: 'Uniform, nationwide discount rate, instead of regional discount rate.' Three months ago Mr. Vanderlip in his letter highly commended the House bill for its superiority to the Aldrich scheme in the very particular in which he now condemns the House bill in contrast with his own plan. I again quote from his letter of July 24:

"In one way the system of regional reserve banks has an advantage over the national reserve association proposed by the national monetary commission. The plan for a national reserve association provided that there should be a uniform rate of discount throughout the United States. The present plan for regional reserve banks contemplates that the rate of discount will vary in different sections of the country at the same time. Such variation of rate is sound banking."

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"If variation of rate as provided in the House bill was 'sound banking' in July, how does it happen that 'uniformity of rate' in the Vanderlip scheme is sound banking in October?"

"In his letter to me last July Mr. Vanderlip accentuated the utter undesirability, in his view, of any radical departure from the existing national bank act, and warned the House committee that, unless legislation should be made attractive to the national banks, they would quickly abandon the system. He was against 'doing violence to long established methods,' he repeated substantially the outcry of the bankers against a 'force bill' and against the 'confiscatory' clause of the House measure, contending that the owners of banking capital should 'make their own property,' and predicting total failure if the House scheme should not be made more 'advantageous to the banks.'

Favors Features He Earlier Condemned

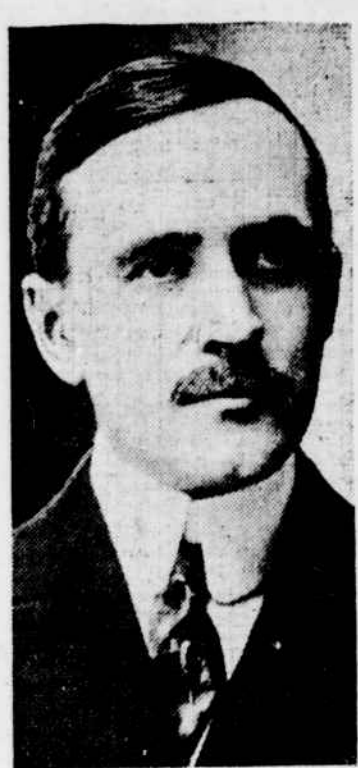
"Now Mr. Vanderlip comes with a central bank scheme embodying every one of these objectionable features. If national banks will leave the system under the House bill, how can they be expected to remain in under Mr. Vanderlip's, if 'compulsion' and 'confiscation' and 'political control' has Mr. Vanderlip forgotten the tremendous protest of the bankers, big and little, at Chicago recently, and at Boston later, and in public addresses throughout the country, against the power lodged by the House bill with the President of the United States and with the Federal Reserve Board over the banking business of the country? The House bill maintains the integrity of our independent banking system, co-ordinating it and using all of its strength in time of stress, while Mr. Vanderlip's position simply destroys it."

"Moreover, what becomes of the frantic protest of the American Bankers' Association against the provision of the House bill which requires the reserve funds of the country to be kept in the vaults of the individual reserve banks and in the regional reserve banks? Mr. Vanderlip's plan provides practically the same thing."

"What becomes of the protest of the bankers against the power of the Federal Reserve Board, under the House bill, to suspend reserve requirements? Mr. Vanderlip proposes precisely the same thing."

Intended to Confuse Question.

"So I might continue indefinitely to point out the inconsistency between Mr. Vanderlip's letter to me last July and his proposals before the Senate Banking Committee in October. The conclusion that I reach from this whole performance is that this latest currency scheme, prepared as it is told by Mr. Vanderlip, of the National City Bank, in conjunction with Mr. Davidson, of J. P. Morgan & Co., and Mr. Strong, with the Standard Oil connection, is intended to confuse the question of banking and currency reform, or else it is hoped by the adoption of some such scheme of absolute centralization it will be far easier hereafter for certain gentlemen to get control of it for certain purposes than would be possible under the proposed regional bank system."



NEWTON O. K. BUGBEE.

COMMUTER VOTE FOR STOKES, SAY MANAGERS

Democratic Scandals in New York Expected to Influence Jersey Election.

REPUBLICANS AS WINNERS

Bugbee, New State Chairman, Working Hard for the Ticket—Cabinet Cry Helps G. O. P.

(From a Staff Correspondent of The Tribune.)

Trenton, N. J., Oct. 26.—New York business men are going to decide the election in New Jersey a week from Tuesday. This may sound strange, but it is a fact, nevertheless, that thousands of men employed in New York make their homes in suburban New Jersey, and it is the votes of these men which are going to say whether Edward C. Stokes will be the next Governor of New Jersey or whether James F. Fielder will be the next occupant of the executive office.

No one has as yet been able to figure out how many commuter votes there are in New Jersey, but persons who ought to know estimate that close to 30 per cent of the voting population of Northern New Jersey is engaged in business pursuits in the Empire City.

If it were not for the fact that the present campaign is a close one the influence of the commuter vote in the coming election would not be so potent. The closeness of the contest, however, is what makes the commuter vote so important, and it is the intention of the political managers to leave nothing undone to line up this vote.

The commuter vote is a peculiar one, according to the politicians, and for this reason the Democratic managers are greatly worried lest it be cast almost solidly for Mr. Stokes, the Republican candidate. It is a vote that is influenced to a large extent by conditions in New York City, and with the Hennessy revelations in regard to Tammany Hall on every one's tongue, the belief prevails that a large majority of the commuters will vote for the Republican candidates to rebuke, in their own way, that most powerful Democratic organization in New York.

In fact, the Democratic scandals of New York have been discussed on the trains far more than the coming election, and many commuters have been heard to say that they did not see any particular difference between "the same old gang" in New York and "the same old gang" in New Jersey.

So far the managers of the Republican campaign have tried to keep the contest for Governor within the discussion of state issues, but it looks very much as though state issues will be far in the background within the next day or two.

The Democratic managers already have forced the campaign into national prominence by making the big issue the upholding of the administration of President Wilson. Instead of a definite state programme, in fact, the administration and the currency bill have become practically the sole issues of the campaign, for the voters are now being urged by Mr. Bryan and other national luminaries to support Mr. Fielder for Governor, not because of what he stands for but because by doing so they will back up President Wilson in his efforts to pass the currency bill, and, as if this was not enough, Edward E. Grosscup, the Democratic state chairman, wanted Mr. Stokes, the Republican candidate for Governor, to discuss the currency bill with Representative Glass, who will speak in Trenton to-morrow night.

Mr. Stokes refused. He insisted this was a state and not a national campaign and that he was entirely willing to discuss state issues with Mr. Fielder, but the Democratic candidate did not care to do this.

Under the circumstances, therefore, the Republican managers felt justified in calling attention to Democratic scandals in New York, and they are planning to let every voter the slightest difference between "the same old gang" in the Democratic party on either side of the Hudson. N. A. K. Bugbee, the new chairman of the Republican State Committee, is a comparatively young man, but he has shown himself to be a hustler. He is handling the campaign like a veteran, although this is his first dip into politics.

The campaign of Everett Colby, the Progressive candidate for Governor, was a comparatively quiet one until Governor Johnson came here from California. He has put a lot of ginger into it, and it looks now as though Mr. Colby's vote will surprise a lot of people, even if he hasn't a chance of winning.

AUTO TRUCK TIES UP TRAFFIC.

A large auto truck crashed into a Third Avenue surface car at Third Avenue and 122d street, The Bronx, last night, tying up traffic on the northbound track for an hour. John Cassidy, of No. 48 West 25th street, and Robert Walter, of No. 312 West 21st street, chauffeurs of the truck, were injured, Cassidy being taken to the Lebanon Hospital.

CARMANIA SAVED VOLTURNO HEROES

Continued from first page.

boat got well away, but was in difficulties as soon as she got from under our lee. I had advised Gardner that whether he got any people or not he would have to pull clear, keep head to sea and trust me to pick him up.

"His boat was nearly turned over, so that he lost all our oars but three, and only by using his sea anchor and bailing did he keep afloat. He could not reach the Volturno. I tried to short turn the ship, but she would not look at it, so I had to make a bold sweep to get to windward and drop down on him. It was two hours before we got him alongside again."

"Meanwhile at about 1:15, I marooned the Volturno. 'Cannot take people off by boat; too much sea. If you cannot hold fire and must abandon, will keep close to windward. If time, will run to windward and look for your boats. Suggest life line and belts, if necessary.' He consented to my looking for his boats, asking me not to go too far. At 3:30 p. m. we sighted the German steamer Seydlitz and marooned to him: 'I am going northwest ten miles to look for boats. Will you stand by Volturno? I will return.' I ran about eight miles, seeing only three buoyancy tanks, as of broken boats, and was recalled by an urgent signal from the Volturno, whereupon I returned full speed."

"I had held a consultation of officers, inviting suggestions, and the chief officer advised dropping rafts under his lee. I agreed to this and marooned to Volturno: 'Will run to leeward and drop some rafts. Try to get one. Can you move engines? The ship drives fast and must go to windward to pick up boats.' This message he received."

"On my return I found that the Grosser Kurfurst had arrived and that the Seydlitz was picking up his boats to the windward of the Volturno, after apparently an experience similar to our own. At 4:30 p. m. I stopped close to the Volturno's lee and dropped six lifeboats. He could not, apparently, move his engines, and they drove past ahead of him. Meanwhile I backed and got my bow within about one hundred feet of his stern, and he tried to float lifeboats to me. His idea was to run a rope between the ships and haul a boat back and forth. It would have been quite impossible in such a heavy sea."

"The Grosser Kurfurst was by this time under his lee, and I had to back away. I had great difficulty in getting my ship into position unless with plenty of sea room. I got a position to windward of the Volturno, and held it."

"Until the weather moderated there was no hope of doing anything with the boats. Other steamers were arriving, so at 7 p. m. I sent a message to all ships: 'Have tried a boat and dropped rafts; cannot do more under existing conditions. This ship hard to maneuver. If any suggestions or attempts will keep clear.' I thought it wise to do this and not hamper the efforts of others. I did not think would last till morning, in which case if it came as a last resource to trust to lifelines and lifeboats. I was in position to drive down on him with lifelines and raft, ladders over, side well lighted with clusters and searchlight going. I was careful not to blind other ships with it and used it to pick up boats, lighting up the Volturno occasionally to see what was happening."

"This position I maintained through the night, and was about half a mile distant, but could not get closer as about ten steamers were all close together. At 10:15 p. m. I observed flames. The Volturno fired distress rockets, and at about 10 p. m. the Grosser Kurfurst, which was still to leeward of the Volturno, started sending boats, asking me by Morse to look out for them, which I did with the searchlight. The Minneapolis also sent boats, making the same request at about midnight, recognizing that if the boats could not make back I would drive down on them and pick them up."

"It was still blowing strong and squally. We were using oil, and I believe the ships to leeward were doing the same. At about 11 p. m. we heard cries from the water, and picked up with the searchlight a man swimming passengers of the Volturno, who was got on board exhausted. About this time a handy twin screw boat, the Czar, ran in between us and the Volturno and picked up several boats which we spotted by the searchlight. At 2 a. m. the Kronland advised: 'Sent three boats; picked up thirteen persons.' From where I lay I could not fetch the Volturno, so none were sent, and I could not get closer without upsetting the whole scheme."

"I sighted two empty boats."

"At 4:30 I sighted three boats by searchlights and moved a little ahead for the foremost one. He kept pulling ahead under my lee, being afraid of coming alongside for fear of smashing his boat. I hailed him to come alongside and abandon his boat as he said his crew was exhausted, and got him aboard at 5:10 a. m. There was considerable sea there, even under our lee, as we had run out of the oil slick. We got the crew out, but the officer was knocked overboard. Fortunately we had a rope on

Changes continue at The Claridge

WITH the change in the name of this hotel a few weeks ago, there was also a change in the management.

In fact, the change in management was directly responsible for the change in the name.

And both of these changes have been followed by an even more important change in the interior of The Claridge.

We refer to the Broadway Dining Room, which is now being converted into a Dining Room and Lounge, and redecorated and upholstered anew throughout.

Announcement of the formal opening of the Dining Room and Lounge will follow within the next few days, and it will be an event well worthy of your attendance.

Hotel Claridge

(Formerly Hotel Rector)

BROADWAY and FORTY-FOURTH STREET

JOHN HILL

EDWARD H. CRANDALL

him and pulled him on board none the worse. It was the first officer of the Minneapolis, who said he had been afloat five hours and had been alongside the Volturno, but as there was too much sea there for him to lay alongside and the people would not jump he had to come away again.

"By this time dawn was showing and as I could not back I had to come outside the fleet with speed and round for my position, by which time we had enough daylight to see the Volturno clearly. The other two boats I had seen had been picked up. The Devonian and two other steamers were close under the Volturno's lee using their boats. I tried to run in and get some boats away, but had to turn out for the Devonian and again for La Touraine when I did close in, and I could see that all people were off the Volturno and no more boats were required. The sea was much quieter and the Narragansett was close in and putting oil overboard. It was about 8:30 a. m. when all were clear."

Ready to Search for Victims.

"I then asked all ships to report if any boat crews were missing and steamed alongside the Minneapolis, who sent a boat for his crew. As I had not a satisfactory reply to my signal about missing boats I made signals to all ships: 'Carmania will steam N. W. twenty miles and look for boats.' During this run I received reply that no boat crews were missing, except those of the Volturno previously spoken of. I asked all ships to give list of people saved."

"The Seydlitz steered west. La Touraine south and southeast, and the other vessels in different directions. After running twenty miles northwest I made signal to all ships: 'Had seen nothing and was proceeding.'"

"When last sighted at 9:30 a. m. on October 10 the Volturno was still upright in 48°35 north 34°23 west, all forepart well alight, after part still untouched by fire and with masts and funnel standing—having been driven about thirty-six miles in twenty hours."

That Captain Barr had planned to launch boats and save passengers from the preparations made for the rescued aboard ship.

Dr. A. W. Mackenzie, the ship's surgeon, had warm water turned into every bathtub on the vessel, and rooms and clothing were prepared for those who might be rescued.

A WORD FOR BILLY AND NANNY.

From The Portland Oregonian.

The long despised goat is coming into its own. As a means of clearing the brush from timber lands of the Northwest no method has been found so efficient as pasturing goats there. The animals require practically no attention, and their hair and offspring find a ready market, returning a double profit.

TIFFANY & Co.

PEARL NECKLACES

NEW YORK PARIS LONDON

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Lace Curtains and Draperies

Every requirement for the beautifying of the windows can be supplied from our vast stock. Whether it be a modest curtain for the bedroom or a luxurious creation of real hand-made lace for the drawing room, correct treatments are here obtainable at Moderate Prices.

Window Shades and Panels.

Made to order. Estimates and sketches submitted.

3 West 37th St.

Just off Fifth Avenue.

Keep Your Eye On the Weather

The New York Herald says:

"The unusual severity of the cold at this period points apparently to a permanent turn in the season which will bring exceptionally low temperatures over the country generally."

A Gas Cylinder Heater or a Gas Radiator

will insure you comfort these cool days and evenings

Cylinder Heaters, \$1.20 and up. Gas Radiators, \$1.90 and up.

At Any Gas Office In Manhattan or The Bronx

Or at the Gas Appliance Display Rooms, No. 30 East 42d Street.

Consolidated Gas Company of New York

Geo. B. Cortelyou, President